

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | George K. Harrold | Social Security number or ITIN | xxx-xx-1645 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Donna M. Harrold | Social Security number or ITIN | xxx-xx-6575 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 15-10174-TPA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George K. Harrold

Donna M. Harrold

6/16/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
George K. Harrold
Donna M. Harrold
DebtorsCase No. 15-10174-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db/jdb
cr +George K. Harrold, Donna M. Harrold, 9260 Montgomery Drive, Linesville, PA 16424-3232
+BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,
Dallas, TX 75254-7883
cr +Beneficial Consumer Discount Comapny, 14841 Dallas Parkway, Suite 300,
DALLAS, TX 75254-7883
cr +LSF10 MASTER PARTICIPATION TRUST, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue Suite 100, Boca Raton, FL 33487-2853
cr +LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr +SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13996725 +Advanced Anesthesia Associates, 1211 Wilmington Avenue, New Castle, PA 16105-2516
13996727 +CBCS, PO Box 2724, Columbus, OH 43216-2724
15184642 Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
13996732 +Fidelity Properties Inc, PO Box 2055, Alliance, OH 44601-0055
13996735 +Meadville Diagnostic Medical Imaging Inc, PO Box 371863, Pittsburgh, PA 15250-7863
13996738 North and South Shenango Joint, Municipal Authority, 3104 Water Trail Drive,
Jamestown, PA 16134
13999702 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
13996739 +Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009-8002
13996741 +Transworld Systems Inc, 5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126
14969580 +U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
13996742 +UPMC Horizon, PO Box 382059, Pittsburgh, PA 15250-0001
13996744 +UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 17 2020 04:16:13 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jun 17 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
13996726 +EDI: HFC.COM Jun 17 2020 07:58:00 Beneficial, PO Box 5233, Carol Stream, IL 60197-5233
13996729 EDI: CITICORP.COM Jun 17 2020 07:58:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
Po Box 20363, Kansas City, MO 64195
13996731 +EDI: WFNBN.COM Jun 17 2020 07:58:00 Comenity Bank / Peebles, Attention: Bankruptcy,
Po Box 182686, Columbus, OH 43218-2686
13999685 +E-mail/Text: rkiser@co.crawford.pa.us Jun 17 2020 04:16:34 Crawford County Tax Claim Bureau,
903 Diamond Park, Meadville, PA 16335-2694
14046847 EDI: ECAST.COM Jun 17 2020 07:58:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
13996733 +EDI: RMSC.COM Jun 17 2020 07:58:00 GE Capital Retail Bank / Lowes,
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
14010769 +EDI: HFC.COM Jun 17 2020 07:58:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
Eagan, Minnesota 55121-0188
13996734 +EDI: HFC.COM Jun 17 2020 07:58:00 Hsbc / RS, Attn: Bankruptcy Department, Po Box 5263,
Carol Stream, IL 60197-5263
13996728 EDI: JPMORGANCHASE Jun 17 2020 07:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850
14711995 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 17 2020 04:17:03
LSF10 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way,
Oklahoma City, OK 73134-2500
13996736 +E-mail/Text: mwetherbee@mmchs.org Jun 17 2020 04:16:43 Meadville Medical Center,
1034 Grove Street, Meadville, PA 16335-2945
13996737 +EDI: PARALONMEDCREDIT Jun 17 2020 07:58:00 Medicredit Inc, PO Box 1629,
Maryland Heights, MO 63043-0629
14135737 EDI: PRA.COM Jun 17 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
14018556 EDI: AGFINANCE.COM Jun 17 2020 07:58:00 Springleaf Financial Services, PO Box 3251,
Evansville, IN 47731
13996740 +EDI: AGFINANCE.COM Jun 17 2020 07:58:00 Springleaf Financial Services, Po Box 64,
Evansville, IN 47701-0064
13996743 +E-mail/Text: BankruptcyNotice@upmc.edu Jun 17 2020 04:16:52 UPMC Horizon Greenville,
Quantum I Building / Third Floor, Distribution Room #386, 2 Hot Metal Street,
Pittsburgh, PA 15203-2348
14643781 EDI: ECAST.COM Jun 17 2020 07:58:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Beneficial Consumer Discount Company
cr U.S. Bank Trust National Association as Trustee fo

District/off: 0315-1

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jun 16, 2020

cr* Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
14711997* +LSF10 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way,
Oklahoma City, OK 73134-2500
13996730 ##+CMI - Community Medicine, Inc., 1599 North Hermitage Road, Hermitage, PA 16148-3180
TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank Trust National Association as Trustee for
GIFM Holdings Trust alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Celine P. DerKrikorian on behalf of Creditor Beneficial Consumer Discount Company
ecfmail@mwc-law.com
Daniel P. Foster on behalf of Debtor George K. Harrold dan@mrdebtbuster.com,
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Donna M. Harrold dan@mrdebtbuster.com,
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Elizabeth Lamont Wassall on behalf of Creditor Beneficial Consumer Discount Company
pabk@logs.com, ewassall@logs.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association as Trustee for
GIFM Holdings Trust bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust
bkgroup@kmlawgroup.com
James P. Valecko on behalf of Creditor LSF10 Master Participation Trust jvalecko@weltman.com,
PitEcf@weltman.com
Kevin M BATTERY on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST kbattery@rascrane.com
Kevin M BATTERY on behalf of Creditor LSF10 Master Participation Trust kbattery@rascrane.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmech@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor Beneficial Consumer Discount Company swinneg@udren.com,
cblack@udren.com

TOTAL: 13